



Government Travel Charge Card

A Cardholder's Guide



Authorized Card Use



- The “travel card” is designed to pay for all costs incident to official business travel.
 - Lodging
 - Transportation
 - Rental cars
 - Meals
 - ATM advances (reimbursable)
 - Other reimbursable expenses



The Power of Visa



- Visa is accepted in over 17 million locations worldwide
- Over 500,000 ATMs, with a low ATM transaction fee of 3%
- Internet and phone based ATM locator service (www.visa.com)



Controls



- Merchant Category Code (MCC) innovations help control card abuse and protect you
- Charges are identified by MCC
 - Unauthorized vendors blocked from processing certain card transactions
- Standard cards have a charge limit of \$2,750
 - \$2,500 credit, \$250 cash (ATM)
- Restricted cards have a charge limit of \$1,125
 - \$1,000 credit, \$125 cash (ATM)



Credit Checks



- Prior to issuing a card, Bank of America will perform a credit check
- Three major credit bureaus are used:
 - Equifax, TransUnion, and TRW
- Bank may recommend Restricted card when applicants are considered credit risk or have no credit record
- Individuals who refuse credit checks are issued Restricted cards



EAGLS



- The Government Travel Card Coordinator for the Fort District has access to the Electronic Accounts Government Ledger System (EAGLS)
 - Activate / Deactivate Cards
 - Increase / Decrease Spending Limits
 - View transaction and statement activity
- The EAGLS Reporting Tool provides account activity and delinquency information



Lost or Stolen Cards



- Protect your card as if it were cash. Do not leave unattended anywhere it could be visible or easily accessible.
- Make a record of your credit card account number and telephone number for reporting lost or stolen cards. Keep that list in a safe place.
- Report lost or stolen cards immediately.
 - For the Government Travel Charge Card, call 1-800-472-1424



Paying the Card Bill



- Payment in full is due upon receipt
- Accounts that are delinquent more than 60 days will be suspended
- Accounts that are delinquent more than 126 days will be cancelled
 - Monthly fee of \$29 assessed
- Accounts may be referred to DOD for collection. Administrative collection fees will be billed to account



Payment Methods



- Pay by check
- Pay by phone, “Speed Pay” (\$10)
- Pay through “autopay”
- Pay by wire transfer
- Pay by PC (Personal Computer)



Extended TDY



- Going TDY for more than 45 days
- Before you go, ask for interim payment of accrued travel entitlements
 - Paid every 30 days
 - Per diem, lodging, & transportation expense
 - Paid to your EFT account
- If you didn't ask before you left, fax a copy of your orders to finance



Problems



- The Government TRAVEL Card Coordinator manage the travel card program
- Bringing problems to the attention of Travel Card Coordinator or supervisor may prevent situations that could result in disciplinary action
 - Financial problems
 - Trouble with travel settlement
- Problems regarding disputed charges or lost/stolen cards must be addressed to the card provider



The Traveler's Responsibility



- Safeguard your card
- Use the travel card only for official travel expenses
- Pay bills promptly
- Know who your Travel Card Coordinator is
- “If you Mess up, Fess up.” Seek Assistance if you have problems or questions



Contact Information



- Bank of America Customer Service Unit
 - 1-800-472-1424
 - OCONUS (collect) 757-441-4124